



# Wisconsin BadgerCare Fact Sheet

## Health Care Coverage for Working Families

### What is BadgerCare?

BadgerCare is a Medicaid program that provides health care coverage for uninsured low income working families with children.

### Who is Eligible for BadgerCare?

Potential BadgerCare applicants are:

- Children under age 19 (marital status does not affect an individual's status as a child);
- Parents living with their child(ren) under age 19;
- Spouses of parents living with their child(ren) under age 19;
- Families with children under age 19 who have not had health insurance coverage in the past 3 months;
- Families with children under age 19, who have not had access to employer sponsored health insurance coverage within the last 18 months; and
- Families with children under age 19 with income at or below 185% of the [Federal Poverty Level](#) (FPL). If you are found eligible for BadgerCare, you may remain eligible until your income exceeds 200% of the [FPL](#).

### Is There an Asset Limit for the BadgerCare Program?

There is no asset limit for BadgerCare.

### If my Employer Offers Health Insurance Coverage, Can I Still get BadgerCare?

- If your employer pays at least 80% of the monthly insurance premium, you are not eligible for BadgerCare.
- If you are covered by any health insurance, there is a three-month waiting period after your insurance ends before you can receive BadgerCare unless you lose the insurance for "good cause".

Examples of good cause are:

- Loss of employment, other than a voluntary termination,
- Loss of employment due to the employee's incapacitation,
- Change to new employer that does not offer insurance coverage,
- End of COBRA continuation,
- Coverage ended due to reduced hours of employment,
- Discontinuation of health benefits to all employees by the client's employer.

## Will I Have to Pay a Premium for BadgerCare Coverage?

Families with income at or above 150% of the [FPL](#) must pay a premium each month. That premium is equal to 5% of the family income. If you are on a fee-for-service plan, you may need to make a co-payment. You are exempt from a co-payment for children under 18 years of age or if you are enrolled in a BadgerCare HMO.

## Will I be Enrolled in an HMO if I Receive BadgerCare?

Most BadgerCare families are enrolled in the Wisconsin Medicaid managed care Health Maintenance Organization (HMO) program. However, if cost-effective, BadgerCare can pay premiums to enroll families in their employer-sponsored health insurance plan.

## What Types of Benefits or Covered Services Does BadgerCare Offer?

BadgerCare benefits are identical to those available under the Medicaid Program. Examples of covered services include:

- Prevention services such as doctor visits, prenatal care, preventive check ups and immunizations (shots);
- Vision care (including eyeglasses)
- Prescription drugs
- Family planning services and supplies
- Speech, physical and occupational therapy
- Mental health services
- Medical equipment
- Hospital care
- Hearing services (including hearing aids)
- Lab and x-ray services
- Dental services
- Transportation to medical covered services

## For More Information:

- Call Recipient Services at 1-800-362-3002 (TTY and translation services are available.)
- Contact the county/tribal social or human services agency in your county to apply by telephone, mail, or in person.
- Visit the Medicaid/BadgerCare web site at <http://dhfs.wisconsin.gov/badgercare/index.htm> or <http://dhfs.wisconsin.gov/medicaid1/index.htm>
- Federal Poverty Level web site <http://dhfs.wisconsin.gov/medicaid1/fpl/FPL.htm>

Information provided in this document is general. For more detailed information on BadgerCare, please contact your local county/tribal social or human service agency.

The Department of Health and Family Services is an equal opportunity employer and service provider. If you have a disability and need to access this information in an alternate format, or need it translated to another language, please contact (608) 266-3356 (voice) or (608) 266-2555 (TTY). All translation services are free of charge.

For civil rights questions call (608) 266-3465 (voice) or (608) 266-2555 (TTY).